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| <i>SERFF Tracking Number:</i> | <i>UHLC-126414368</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>UnitedHealthcare Insurance Company</i> | <i>State Tracking Number:</i> | <i>44307</i> |
| <i>Company Tracking Number:</i> | <i>LA25031ST</i> | | |
| <i>TOI:</i> | <i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i> | | <i>MS08G.001 Plan A 2010</i> |
| | <i>Plans 2010</i> | | |
| <i>Product Name:</i> | <i>Medicare Supplement</i> | | |
| <i>Project Name/Number:</i> | <i>MIPPA DM Hybrid Letter/LA25031ST</i> | | |

Filing at a Glance

Company: UnitedHealthcare Insurance Company

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| Product Name: Medicare Supplement | SERFF Tr Num: UHLC-126414368 | State: Arkansas |
| TOI: MS08G Group Medicare Supplement - Standard Plans 2010 | SERFF Status: Closed-Filed | State Tr Num: 44307 |

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|--|----------------------------|-------------------------------|
| Sub-TOI: MS08G.001 Plan A 2010 | Co Tr Num: LA25031ST | State Status: Filed-Closed |
| Filing Type: Advertisement | | Reviewer(s): Stephanie Fowler |
| | Author: Michelle Ambach | Disposition Date: 01/05/2010 |
| | Date Submitted: 12/10/2009 | Disposition Status: Filed |
| Implementation Date Requested: On Approval | | Implementation Date: |

State Filing Description:

General Information

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| Project Name: MIPPA DM Hybrid Letter | Status of Filing in Domicile: Not Filed |
| Project Number: LA25031ST | Date Approved in Domicile: |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: |
| Explanation for Combination/Other: | Market Type: Group |
| Submission Type: New Submission | Group Market Size: Large |
| Overall Rate Impact: | Group Market Type: Association |
| Filing Status Changed: 01/05/2010 | Explanation for Other Group Market Type: |
| | State Status Changed: 01/05/2010 |
| Deemer Date: | Created By: Michelle Ambach |
| Submitted By: Michelle Ambach | Corresponding Filing Tracking Number: |

Filing Description:

Enclosed for your information and review are proof copies of advertising material for use in connection with the AARP group health insurance program. This advertising is new and replaces LA19822 (1/09) that was approved by the Department on 3/25/09, UHLC-126081429.

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014ST, approved by the Department on 11/13/09 under SERFF#UHLC-126332278.

The number L2521 (70) located on the bottom right hand side of the attached component is for in our vendor information

SERFF Tracking Number: UHLC-126414368 State: Arkansas
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Plans 2010
Product Name: Medicare Supplement
Project Name/Number: MIPPA DM Hybrid Letter/LA25031ST

only.

The certs that will be used with this advertising are as follows:

Group Accident and Health Insurance

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Market Sales Only)

Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)

Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Market Sales Only)

Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)

Standardized Medicare Supplement were previously approved by the Department on 11/5/09 under DOI#43459.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

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|------------------------------------|-------------------------|--------------------------------|
| UnitedHealthcare Insurance Company | CoCode: 79413 | State of Domicile: Connecticut |
| 450 Columbus Boulevard | Group Code: 707 | Company Type: Life and Health |
| PO Box 150450 | Group Name: | State ID Number: |
| Hartford, CT 06115-0450 | FEIN Number: 36-2739571 | |
| (860) 702-5000 ext. [Phone] | | |

Filing Fees

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|------------------|---------------------------|
| Fee Required? | Yes |
| Fee Amount: | \$25.00 |
| Retaliatory? | No |
| Fee Explanation: | STATE REQUIRED FILING FEE |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|------------------------------------|---------|----------------|---------------|
| UnitedHealthcare Insurance Company | \$25.00 | 12/10/2009 | 32675993 |

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Plans 2010
Product Name: Medicare Supplement
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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|------------------|------------|----------------|
| Filed | Stephanie Fowler | 01/05/2010 | 01/05/2010 |

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| TOI: | MS08G Group Medicare Supplement - Standard Sub-TOI: | | MS08G.001 Plan A 2010 Plans 2010 |
| Product Name: | Medicare Supplement | | |
| Project Name/Number: | MIPPA DM Hybrid Letter/LA25031ST | | |

Disposition

Disposition Date: 01/05/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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|-----------------|----------------------|-----------------------------|----------------------|
| Schedule | Schedule Item | Schedule Item Status | Public Access |
| Form | LETTER | Filed | Yes |

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TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
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Product Name: Medicare Supplement

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Form Schedule

Lead Form Number: LA25031ST

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------------|-------------|-------------|-----------|---------|----------------------|-------------|---------------|
| Filed 01/05/2010 | LA25031ST | Advertising | LETTER | Initial | | 45.000 | LA25031ST.pdf |



Medicare Supplement Plans

insured by **UnitedHealthcare**
Insurance Company

For the earliest plan effective date, reply by XX/XX/XX.

John Sample
123 Main St.
Suite 1234
Any City, Any State 12345



Dear [Personalized],

You're probably a little tired of mail that comes with "reply by" dates. And you may have thought you were finished with Medicare decisions. But you have one more important decision to consider, and a good time to make it is while you're guaranteed acceptance by law in all Medicare supplement plans — that is, within six months after you turn 65 and enroll in Medicare Part B.

Don't put off choosing Medicare Supplement Insurance.

Like many others, you may have already decided you need supplemental insurance. But perhaps you thought it could wait. Or it's just too confusing (you wouldn't be the first to think that). But basic Medicare alone covers only 80% of your Medicare Part B expenses. That means 20% of your medical Part B expenses could come out of your own pocket. And those expenses could add up.

Get help paying for some medical expenses not paid by Medicare.

You'll have access to a range of AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, so you can find the benefits and premiums to fit your needs and budget. And they're the only Medicare supplement plans that carry the AARP name. Fortunately, as long as you enroll within six months after turning age 65 and enrolling in Medicare Part B, you can take advantage of your benefits for covered hospital stays and medical care — regardless of pre-existing conditions.

Get the supplemental insurance you need now, with the opportunity to change plans later.

With all of your choices, the trick is to select the Medicare supplement plan that meets your needs. And should your needs change once you're enrolled, you may be able to change to another AARP Medicare Supplement Plan that better meets your needs if you qualify.

You don't need to send your first month's premium with your Enrollment Form. You'll have 30 days to decide if the plan is right for you. If it is, you'll be billed at a later date. If it's not, you can return the Certificate of Insurance to UnitedHealthcare Insurance Company and the supplemental insurance will be cancelled.

Choose your own doctors and hospital that accept Medicare patients

See specialists without referrals

Virtually no claim forms

Coverage that travels with you in the U.S.

Opportunity to change plans

**For more info, go to
[www.aarphealthcare.com/xxx]
or call 1-866-387-7553**

(continued on back)

(continued from front)

Have questions?

You'll find helpful information at [www.aarphealthcare.com/xxx], including a Plan Selector — an easy-to-use tool that can help you identify what AARP Medicare Supplement Plan might be best for you.

You can also call **1-866-387-7553** (711 for TTY access) to speak with a knowledgeable licensed insurance agent who specializes in AARP Medicare Supplement Plans. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m. While you don't have to be an AARP member to call, you do need to be a member to enroll. But don't worry — if you're not already a member, you can join when you apply. It will be a pleasure to help you.

Sincerely,



Susan Morisato
UnitedHealthcare Insurance Company
AARP Medicare Supplement Plans

P.S. You are entitled to receive a “Guide to Health Insurance for People with Medicare.” This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-866-387-7553, toll-free, or find it on the Web at www.aarphealthcare.com/learn.

The AARP Medicare Supplement Insurance Plans carry the AARP name, and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer. AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA. **Not connected with or endorsed by the U.S. Government or the federal Medicare program.** Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. Review the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

This is a solicitation of insurance. An agent may contact you.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives, or advisors.